

Information to identify the case:

Debtor 1	Kerry Steve Kominar	Social Security number or ITIN	xxx-xx-6672
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Mary Ann Kominar	Social Security number or ITIN	xxx-xx-8335
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Southern District of West Virginia	Date case filed for chapter	7 3/30/18
Case number:	2:18-bk-20163		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kerry Steve Kominar	Mary Ann Kominar
2. All other names used in the last 8 years		
3. Address	571 Mingo Street Kermit, WV 25674	571 Mingo Street Kermit, WV 25674
4. Debtor's attorney Name and address	William Howard Sammons II Sammons Law Firm, PLLC PO Box 5307 Charleston, WV 25361	Contact phone 304-414-6064 Email _____
5. Bankruptcy trustee Name and address	Arthur M. Standish P. O. Box 1588 Charleston, WV 25326	Contact phone (304) 353-8000 Email _____

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Room 3200 300 Virginia Street East Charleston, WV 25301	Hours open 8:30 am – 5:00 pm Contact phone 304-347-3003 Date: 4/3/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 4, 2018 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U. S. Trustee, Room 2009 Robert C. Byrd Courthouse, 300 Virginia Street East, Charleston, WV 25301
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/3/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Southern District of West VirginiaIn re:
Kerry Steve Kominar
Mary Ann Kominar
DebtorsCase No. 18-20163-FWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0425-2

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 29

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 05, 2018.

db/jdb Kerry Steve Kominar, Mary Ann Kominar, 571 Mingo Street, Kermit, WV 25674
smg United States Attorney, Southern District WV, P.O. Box 1713, Charleston, WV 25326-1713
smg WV Department of Tax & Revenue, Bankruptcy Unit, P.O. Box 766, Charleston, WV 25323-0766
2604498 +Applied Bank, PO Box 5165, 400 White Clay Center Drive, Newark, DE 19711-5468
2604496 +Bank of Mingo, 10 Commerce Drive, Williamson, WV 25661-9716
2604504 Fingerhut, PO Box 166, Newark, NJ 07101-0166, Navient, P.O. Box 9533,
Wilkes-Barre, PA 18773-9533
2604501 First National Bank, P.O. Box 5097, Sioux Falls, SD 57117-5097
2604494 +First National Bank, 68 E. Second Avenue, PO Box 950, Williamson, WV 25661-0950
2604497 First National Bank Omaha, P.O. Box 2557, Omaha, NE 68103-2557
2604508 Huntington Internal Medicine Group, 5170 U.S. Route 60E, Huntington, WV 25705-2004
2604493 +Inez Deposit Bank, PO Box 365, Inez, KY 41224-0365
2604500 +Inez Deposit Bank, 41 West Main Street, Inez, KY 41224-6003
2604514 Mingo County Sherriffs Department, 72 East Second Avenue, Williamson, WV 25661
2604507 +North Shore Agency, P.O. Box 9221, Old Bethpage, NY 11804-9021
2604511 +Office of Insurance Commissioner, Revenue Recovery, PO Box 50540,
Charleston, WV 25305-0540
2604512 +State of West Virginia, State Tax Department, Compliance Divisio, PO Box 229,
Charleston, WV 25321-0229
2604513 State of West Virginia, State Tax Department, Compliance Divisio, PO Box 1221,
Charleston, WV 25324-1221
2604505 Time Customer Services, Inc., 3000 University Center Drive, Tampa, FL 33612-6408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: howard@sammonsllawfirmwv.com Apr 03 2018 20:19:15 William Howard Sammons, II,
Sammons Law Firm, PLLC, PO Box 5307, Charleston, WV 25361
tr +EDI: FAMSTANDISH.COM Apr 04 2018 00:24:00 Arthur M. Standish, P. O. Box 1588,
Charleston, WV 25326-1588
ust +E-mail/Text: ustpreregion04.ct.ecf@usdoj.gov Apr 03 2018 20:19:23 United States Trustee,
2025 Robert C. Byrd U.S. Courthouse, 300 Virginia Street, East, Charleston, WV 25301-2503
2604506 E-mail/Text: amscbankruptcy@adt.com Apr 03 2018 20:19:42 ADT Security Services,
P.O. Box 371878, Pittsburg, PA 15250-7878
2604503 EDI: AMEREXPR.COM Apr 04 2018 00:24:00 American Express, Green Card, P.O. Box 650448,
Dallas, TX 75265-0448
2604502 EDI: AMEREXPR.COM Apr 04 2018 00:24:00 American Express, Gold Card, P.O. Box 650448,
Dallas, TX 75265-0448
2604492 E-mail/Text: bankruptcy@bbandt.com Apr 03 2018 20:19:20 BB&T Mortgage Payment Center,
PO Box 580302, Charlotte, NC 28258-0302
2604499 +EDI: CAPITALONE.COM Apr 04 2018 00:24:00 Capitol One, Attn: General Correspondence,
P.O. ox 30285, Salt Lake City, UT 84130-0285
2604495 EDI: PHINAMERI.COM Apr 04 2018 00:23:00 GM Financial, PO Box 78143,
Phoenix, AZ 85062-8143
2604510 EDI: IRS.COM Apr 04 2018 00:24:00 IRS, Cincinnati, OH 45999-0050
2604509 E-mail/Text: jamier@vfinancial.net Apr 03 2018 20:19:43 Vanguard Financial Services, Inc.,
P.O. Box 633885, Cincinnati, OH 45263-3885

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

District/off: 0425-2

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 29

Date Rcvd: Apr 03, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:

Arthur M. Standish art.standish@steptoe-johnson.com, ams@trustesolutions.net
United States Trustee ustpreregion04.ct.ecf@usdoj.gov
William Howard Sammons, II on behalf of Debtor Kerry Steve Kominar howard@sammonslawfirmwv.com,
renee@sammonslawfirmwv.com
William Howard Sammons, II on behalf of Joint Debtor Mary Ann Kominar
howard@sammonslawfirmwv.com, renee@sammonslawfirmwv.com

TOTAL: 4